

Information to identify the case:

Debtor 1	<u>Rebecca Marie Wilkinson</u>	Social Security number or ITIN	xxx-xx-6075
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-10663-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca Marie Wilkinson

4/15/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rebecca Marie Wilkinson
Debtor

Case No. 21-10663-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db	+ Rebecca Marie Wilkinson, P.O. Box 406, Cochranton, PA 16314-0406

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 16 2025 05:10:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435573	^ MEBN	Apr 16 2025 01:25:46	Apothaker Scian P.C., 520 Fellowship Road C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
15435574	EDI: BANKAMER	Apr 16 2025 05:10:00	Bank of America, Attn: Bankruptcy, P.O. Box 982234, El Paso, TX 79998
15437239	EDI: BANKAMER	Apr 16 2025 05:10:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15435579	Email/Text: correspondence@credit-control.com	Apr 16 2025 01:27:00	Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042
15435575	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15446704	EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15435576	+ Email/Text: bankruptcy@cavps.com	Apr 16 2025 01:28:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15439183	+ Email/Text: bankruptcy@cavps.com	Apr 16 2025 01:28:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15435577	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
15435578	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citibank/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15435580	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 16 2025 01:27:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343

District/off: 0315-1

User: auto

Page 2 of 3

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15435904	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 16 2025 01:27:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15435581	+ Email/Text: bankruptcy@huntington.com	Apr 16 2025 01:28:00	Huntington National Bank, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15435582	+ EDI: IRS.COM	Apr 16 2025 05:10:00	Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
15435583	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 16 2025 01:28:00	KeyBank/US Bank, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15439225	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 01:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15435584	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2025 01:28:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15449612	+ Email/PDF: ebnotices@pnmac.com	Apr 16 2025 01:48:45	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15435585	+ Email/PDF: ebnotices@pnmac.com	Apr 16 2025 01:49:04	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15435586	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank, P.O. Box 965007, Orlando, FL 32896-5007
15435650	^ MEBN	Apr 16 2025 01:26:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435587	+ Email/Text: collections@widgetfinancial.com	Apr 16 2025 01:28:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
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Daniel P. Foster	
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District/off: 0315-1

User: auto

Page 3 of 3

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on behalf of Debtor Rebecca Marie Wilkinson dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4